

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

SHAWN M. DEVINNEY  
DAWN L. DEVINNEY  
Debtor(s)

Case No. 17-23285CMB

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/15/2017.
- 2) The plan was confirmed on 10/10/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/26/2018, 05/22/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 08/29/2022.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$104,139.97.
- 10) Amount of unsecured claims discharged without full payment: \$121,414.42.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$188,776.80
Less amount refunded to debtor	\$3,370.43

**NET RECEIPTS: \$185,406.37**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,200.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$8,360.60
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$11,560.60**

Attorney fees paid and disclosed by debtor: \$800.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BANK OF AMERICA NA**	Unsecured	5,088.68	5,148.40	5,148.40	428.43	0.00
BANK OF AMERICA NA**	Unsecured	10,850.35	11,015.03	11,015.03	916.63	0.00
BANK OF AMERICA NA**	Secured	26,367.10	25,871.15	25,811.05	25,811.05	2,914.61
CAPITAL ONE NA**	Unsecured	997.84	1,053.79	1,053.79	87.70	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	951.39	1,011.79	1,011.79	84.20	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	4,237.38	4,501.53	4,501.53	374.60	0.00
DISCOVER BANK(*)	Unsecured	1,890.06	1,966.08	1,966.08	163.61	0.00
DOLLAR BANK FSB(*)	Unsecured	4,754.54	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	429.18	429.18	35.72	0.00
ECMC(*)	Unsecured	13,763.13	14,307.93	14,307.93	1,190.66	0.00
FIRST NATIONAL BANK OF OMAHA(*)	Unsecured	2,249.16	2,384.69	2,384.69	198.44	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	635.23	652.30	652.30	54.28	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	407.12	418.06	418.06	34.79	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,754.62	2,882.02	2,882.02	239.83	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,172.69	2,202.33	2,202.33	183.27	0.00
MIDFIRST BANK SSB*	Secured	100,150.50	97,369.50	0.00	82,926.45	0.00
MIDFIRST BANK SSB*	Secured	0.00	165.71	165.71	165.71	0.00
PENN HILLS SD & PENN HILLS MUNI	Priority	711.32	732.90	732.90	732.90	0.00
PENN HILLS SEWAGE*	Unsecured	192.74	NA	NA	0.00	0.00
PNC BANK NA	Unsecured	18,930.99	19,397.61	19,397.61	1,614.20	0.00
PNC BANK NA	Secured	35,268.04	35,451.95	36,086.08	36,086.08	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,797.76	2,134.99	2,134.99	177.66	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,442.25	4,576.45	4,576.45	380.83	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	4,476.16	4,819.67	4,819.67	401.07	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	2,283.97	2,459.94	2,459.94	204.71	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,505.55	2,041.99	2,041.99	169.92	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,920.54	2,066.84	2,066.84	171.99	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	7,348.79	7,348.79	7,348.79	611.54	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	538.75	560.58	560.58	46.65	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	922.53	951.93	951.93	79.22	0.00
QUANTUM3 GROUP LLC AGNT - MO	Unsecured	2,407.28	2,499.92	2,499.92	208.03	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	3,459.03	3,459.03	3,459.03	287.85	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,441.29	1,614.53	1,614.53	134.35	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	6,561.93	6,561.93	6,561.93	546.06	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	2,590.54	2,673.97	2,673.97	222.52	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	3,740.56	3,859.01	3,859.01	321.14	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	4,022.89	4,114.88	4,114.88	342.43	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	5,507.60	5,690.87	5,690.87	473.57	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	2,147.13	2,263.46	2,263.46	188.36	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,454.08	1,527.19	1,527.19	127.08	0.00
QUANTUM3 GROUP LLC AGNT - STEI	Secured	5,465.13	5,686.97	0.00	0.00	0.00
SNAP-ON CREDIT LLC	Secured	8,000.00	8,042.28	8,042.28	8,042.28	643.47
SUNOCO/CBSD	Unsecured	341.48	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	3,925.92	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,531.46	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,250.91	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	3,269.71	3,406.18	3,406.18	283.45	0.00
TRANSWORLD SYSTEMS INC	Unsecured	160.00	NA	NA	0.00	0.00
UNITED STATES DEPARTMENT OF EI	Unsecured	62,911.02	65,074.76	65,074.76	5,415.29	0.00
UPMC HEALTH SERVICES	Unsecured	154.00	769.49	769.49	64.04	0.00
UPMC HEALTH SERVICES	Unsecured	0.00	211.81	211.81	17.63	0.00
UPMC PHYSICIAN SERVICES	Unsecured	0.00	252.60	252.60	21.02	0.00
UPMC PHYSICIAN SERVICES	Unsecured	439.53	245.78	245.78	20.45	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$82,926.45	\$0.00
Mortgage Arrearage	\$165.71	\$165.71	\$0.00
Debt Secured by Vehicle	\$61,897.13	\$61,897.13	\$2,914.61
All Other Secured	\$8,042.28	\$8,042.28	\$643.47
<b>TOTAL SECURED:</b>	<b>\$70,105.12</b>	<b>\$153,031.57</b>	<b>\$3,558.08</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$732.90	\$732.90	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$732.90</b>	<b>\$732.90</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$198,557.33</b>	<b>\$16,523.22</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$11,560.60</u>
Disbursements to Creditors	<u>\$173,845.77</u>

**TOTAL DISBURSEMENTS :** **\$185,406.37**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/05/2023

By: /s/ Ronda J. Winnecour

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.